

September 30, 2017

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.50%	0.76%	0.82%	0.86%	0.99%	0.93%	1.13%	1.19%	1.24%	1.11%	1.14%
Loan Yield	10.77%	7.53%	8.49%	7.40%	5.80%	5.60%	5.86%	5.39%	4.90%	4.95%	5.12%
Net Loan Yield After NCOs	9.84%	6.95%	8.11%	6.88%	5.31%	5.09%	5.31%	4.54%	4.29%	4.26%	4.45%
Asset Yield	7.11%	4.02%	5.15%	3.89%	3.11%	3.52%	4.04%	3.80%	3.27%	4.04%	3.74%
Cost of Funds	-0.17%	-0.23%	-0.20%	-0.17%	-0.23%	-0.26%	-0.35%	-0.40%	-0.32%	-0.63%	-0.46%
Gross Spread	6.94%	3.79%	4.95%	3.73%	2.88%	3.26%	3.69%	3.40%	2.96%	3.41%	3.28%
Provision Expense	-0.94%	-0.32%	-0.30%	-0.23%	-0.21%	-0.21%	-0.35%	-0.65%	-0.37%	-0.58%	-0.48%
Net Spread after Provision Expense	6.00%	3.47%	4.65%	3.49%	2.67%	3.05%	3.34%	2.75%	2.59%	2.83%	2.80%
Total Non-Interest Income	1.03%	0.55%	1.23%	1.33%	1.55%	2.02%	2.24%	2.72%	2.63%	1.94%	2.22%
Total Non-Interest Expense	-7.46%	-4.34%	-4.76%	-4.42%	-3.59%	-4.28%	-4.99%	-4.56%	-4.03%	-4.10%	-4.19%
Net Operating Expense	-6.43%	-3.79%	-3.52%	-3.09%	-2.04%	-2.27%	-2.75%	-1.84%	-1.40%	-2.16%	-1.97%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.02%	-0.02%	0.01%	-0.02%	0.02%	0.00%	0.01%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.43%	-0.32%	1.12%	0.38%	0.62%	0.80%	0.58%	0.92%	1.19%	0.68%	0.84%
Net Charge-Offs	-0.60%	-0.28%	-0.21%	-0.25%	-0.22%	-0.29%	-0.35%	-0.55%	-0.36%	-0.54%	-0.45%
ROA (with Net Charge-offs)	-0.09%	-0.28%	1.21%	0.37%	0.60%	0.72%	0.57%	1.02%	1.20%	0.72%	0.87%
ROA with Provision for LL - W/O NCUSIF Expense	-0.43%	-0.32%	1.12%	0.39%	0.62%	0.80%	0.58%	0.92%	1.19%	0.68%	0.84%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.09%	-0.28%	1.21%	0.37%	0.61%	0.72%	0.57%	1.02%	1.20%	0.72%	0.87%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-4.03%	-2.23%	-2.56%	-2.00%	-1.66%	-1.97%	-2.42%	-2.15%	-2.08%	-2.09%	-2.09%
Travel and Conference Expense	0.00%	-0.08%	-0.02%	-0.02%	-0.04%	-0.06%	-0.08%	-0.06%	-0.03%	-0.05%	-0.05%
Office Occupancy Expense	-0.69%	-0.16%	-0.19%	-0.13%	-0.19%	-0.26%	-0.32%	-0.30%	-0.36%	-0.29%	-0.30%
Office Operations Expense	-1.54%	-0.73%	-1.13%	-0.75%	-0.74%	-0.71%	-0.70%	-0.71%	-0.83%	-0.73%	-0.76%
Educational and Promotional Expense	0.00%	-0.04%	-0.03%	-0.16%	-0.08%	-0.13%	-0.16%	-0.14%	-0.12%	-0.22%	-0.17%
Loan Servicing Expense	-0.26%	-0.19%	-0.05%	-0.16%	-0.13%	-0.25%	-0.35%	-0.32%	-0.13%	-0.38%	-0.28%
Professional and Outside Services	-0.34%	-0.69%	-0.37%	-1.07%	-0.65%	-0.76%	-0.88%	-0.80%	-0.37%	-0.22%	-0.42%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.06%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.60%	-0.16%	-0.37%	-0.11%	-0.08%	-0.13%	-0.06%	-0.06%	-0.10%	-0.11%	-0.10%
Total Non-Interest Expense	-7.46%	-4.34%	-4.76%	-4.42%	-3.59%	-4.28%	-4.99%	-4.56%	-4.03%	-4.10%	-4.19%
Other Performance Ratios											
Earning Asset Yield	7.17%	4.03%	5.37%	4.02%	3.40%	3.73%	4.33%	4.12%	3.55%	4.31%	4.02%
Average Cost of Funds	-0.19%	-0.27%	-0.25%	-0.20%	-0.30%	-0.31%	-0.39%	-0.45%	-0.36%	-0.71%	-0.52%
FTE Employee / \$million of Loans & Share Drafts	2.20	1.16	0.88	0.64	0.58	0.44	0.50	0.42	0.45	0.30	0.38
Compensation & Benefits / FTE Emp.	\$29,067	\$37,996	\$45,557	\$54,839	\$53,369	\$61,096	\$58,532	\$62,764	\$59,888	\$76,936	\$66,265
Compensation & Benefits / \$million Lns. & S.D.s	\$62,953	\$44,356	\$40,227	\$34,488	\$29,070	\$26,970	\$30,134	\$26,476	\$27,084	\$22,919	\$25,299
Operating Expense / Loans & Share Drafts	-11.65%	-8.62%	-7.47%	-7.61%	-6.28%	-5.86%	-6.22%	-5.62%	-5.24%	-4.50%	-5.06%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.60%	1.11%	1.93%	2.30%	2.72%	2.76%	2.79%	3.35%	3.42%	2.13%	2.68%
Net Operating Expense / Loans & Share Drafts	-10.05%	-7.51%	-5.53%	-5.31%	-3.57%	-3.10%	-3.43%	-2.27%	-1.82%	-2.37%	-2.38%
Operating Expense / Operating Revenue	96.14%	99.89%	77.78%	87.77%	81.81%	82.06%	85.11%	76.26%	73.70%	79.16%	78.01%
Total Fixed Assets / Shares & Equity	0.00%	0.39%	2.11%	1.58%	2.70%	3.23%	3.19%	4.32%	3.64%	3.26%	3.44%
Net Loans to Total Shares and Deposits	71.3%	56.7%	72.3%	53.9%	52.9%	65.7%	71.5%	76.0%	68.4%	97.9%	81.4%
Members / FTE Employee	444.00	397.66	403.17	446.92	468.77	396.43	298.15	425.61	324.49	338.70	351.97

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.0%	0.6%	2.3%	1.8%	2.2%	1.7%	2.6%	2.0%	2.2%	1.5%	1.8%
Total Investments	35.6%	51.2%	38.1%	52.3%	53.6%	39.9%	27.8%	25.7%	33.3%	15.7%	25.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.0%	4.2%	1.5%	2.4%	3.4%	5.2%	3.9%	5.7%	4.6%
All Other Unsecured Loans/Lines of Credit	24.8%	8.6%	8.3%	6.8%	5.8%	4.1%	4.4%	2.8%	3.8%	5.4%	4.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	19.3%	9.2%	9.8%	7.3%	7.0%	8.7%	10.5%	6.7%	9.3%	8.1%	8.4%
Used Vehicle Loans	19.5%	29.5%	37.0%	23.0%	16.6%	24.6%	19.9%	16.1%	17.7%	17.1%	17.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.1%	0.6%	0.6%	7.9%	9.7%	20.1%	27.4%	16.6%	37.6%	26.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.3%	1.3%	2.3%	3.8%	3.3%	6.8%	6.5%	3.4%	4.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Total Loans and Leases	63.6%	47.4%	57.0%	43.4%	41.2%	53.7%	61.6%	65.2%	58.0%	77.3%	66.6%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.3%	-0.7%	-0.4%	-0.5%	-0.6%	-0.5%	-0.6%	-0.4%	-0.7%	-0.6%
Net Loans and Leases	62.7%	46.1%	56.3%	42.9%	40.7%	53.1%	61.1%	64.6%	57.5%	76.6%	66.1%
Total Other Assets	1.7%	2.1%	3.2%	3.0%	3.6%	5.3%	8.6%	7.7%	6.9%	6.2%	6.5%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.1%	0.5%	7.0%	7.3%	9.3%	6.5%	2.7%	4.0%	3.7%	9.1%	6.5%
Share Drafts	0.0%	3.1%	7.5%	11.0%	12.1%	16.9%	15.2%	16.7%	18.2%	12.7%	15.0%
Regular Shares	78.0%	60.8%	52.4%	48.5%	43.0%	35.9%	42.3%	28.5%	32.5%	21.0%	28.3%
Money Market Shares	0.0%	0.0%	0.0%	2.0%	6.0%	6.9%	8.8%	10.7%	19.2%	18.3%	15.8%
Share Certificates	4.7%	18.5%	17.7%	12.3%	10.2%	13.5%	12.0%	16.1%	9.7%	16.5%	13.9%
IRA/KEOGH Accounts	0.0%	0.7%	1.0%	6.4%	6.3%	7.3%	7.1%	8.1%	5.0%	9.8%	7.8%
All Other Shares	0.0%	0.0%	0.2%	0.3%	0.2%	0.6%	0.1%	5.6%	0.1%	0.1%	0.8%
Non-Member Deposits	6.5%	0.4%	0.0%	0.0%	0.0%	0.5%	0.7%	0.0%	0.0%	0.5%	0.3%
Total Shares and Deposits	89.1%	83.5%	78.8%	80.4%	77.9%	81.8%	86.2%	85.8%	84.7%	78.9%	81.9%
Total Equity	10.8%	16.0%	14.2%	12.3%	12.8%	11.7%	11.2%	10.2%	11.6%	11.9%	11.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	10.8%	16.5%	14.2%	12.3%	12.9%	11.8%	12.2%	10.5%	12.0%	11.9%	11.8%
Total Equity + Allow. for Loan Loss	11.7%	17.3%	14.9%	12.7%	13.3%	12.3%	11.7%	10.8%	12.0%	12.6%	12.2%
Balance Sheet Growth YTD Annualized											
Total Investments	9.4%	9.5%	8.9%	31.0%	1.1%	27.7%	66.0%	7.3%	17.1%	37.6%	23.3%
Total Loans and Leases	-5.5%	6.3%	0.0%	-10.7%	-40.1%	-5.1%	14.8%	6.8%	4.3%	2.0%	2.0%
TOTAL ASSETS	-0.3%	8.0%	2.0%	8.9%	-21.1%	5.7%	26.7%	6.7%	7.5%	6.2%	6.6%
Total Liabilities	0.0%	7.2%	-12.7%	40.0%	-16.1%	20.5%	26.1%	-9.4%	6.5%	13.9%	9.8%
Total Shares and Deposits	0.1%	9.4%	2.4%	7.6%	-22.6%	5.0%	26.6%	7.0%	7.0%	5.4%	6.1%
Equity Capital	-3.9%	0.7%	8.5%	3.1%	-15.1%	3.5%	27.5%	10.9%	11.5%	6.2%	8.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.3%	8.0%	2.0%	8.9%	-21.1%	5.7%	26.7%	6.7%	7.5%	6.2%	6.6%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	3.27%	2.84%	0.71%	1.80%	1.16%	0.58%	0.50%	0.62%	0.55%	0.58%	0.60%
Delinquent Loans / Total Capital	17.8%	7.8%	2.7%	6.1%	3.6%	2.5%	2.6%	3.7%	2.7%	3.6%	3.3%
Delinquent Loans + OREO / Net Loans + OREO	3.3%	3.4%	0.7%	2.1%	1.3%	0.7%	0.6%	0.7%	0.8%	0.7%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	15.6%	42.9%	2.0%	18.9%	29.4%	16.9%	24.7%	20.9%	25.1%	18.0%	20.8%
Allowance for Loan Losses/Net Loans	1.34%	2.75%	1.27%	0.99%	1.27%	1.10%	0.82%	0.93%	0.73%	0.89%	0.87%
Loans 2 to less than 6 months Delinquent (\$000s)	\$27	\$24	\$30	\$107	\$129	\$195	\$324	\$1,032	\$1,820	\$5,650	\$671
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$8	\$1	\$17	\$37	\$37	\$31	\$145	\$317	\$779	\$102
Loans 12 months and over Delinquent (\$000s)	\$0	\$10	\$0	\$8	\$17	\$3	\$75	\$128	\$293	\$464	\$74
Total Delinquent Loans (\$000s)	\$32	\$43	\$30	\$132	\$183	\$235	\$431	\$1,304	\$2,430	\$6,894	\$847
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.68%	0.30%	0.34%	0.33%	0.58%	0.65%	0.39%	0.46%
STS Loans	0.00%	0.00%	0.00%	10.00%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	1.19%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.54%	0.00%	0.00%	0.00%	0.00%	1.52%
New Vehicle Loans	7.05%	0.56%	0.00%	0.82%	0.39%	0.28%	0.27%	0.43%	0.18%	0.15%	0.22%
Used Vehicle Loans	0.00%	3.36%	0.90%	1.91%	1.17%	0.59%	0.36%	0.74%	0.64%	0.62%	0.66%
1st Mortgage Fixed	0.00%	0.00%	0.00%	4.23%	0.27%	0.39%	0.40%	0.54%	0.31%	0.38%	0.38%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.77%	0.48%	0.61%	0.46%	0.60%	0.93%	0.75%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.76%	1.85%	0.00%	2.17%	0.33%	0.28%	0.54%
Other RE Adj	0.00%	0.00%	0.00%	1.28%	0.00%	0.08%	1.61%	0.19%	0.53%	0.37%	0.44%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.52%	0.46%	0.27%	0.07%	0.23%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.13%	1.07%	0.40%	0.49%	0.49%	0.38%	0.49%	0.48%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.93%	0.58%	0.38%	0.52%	0.49%	0.51%	0.55%	0.85%	0.62%	0.69%	0.67%
Recoveries / Charge-Offs	30.00%	33.33%	14.29%	22.16%	24.82%	18.69%	17.54%	23.97%	18.68%	20.92%	20.76%
Expected Charge-Offs / Net Loans	0.25%	1.45%	0.24%	0.50%	0.44%	0.27%	0.31%	0.21%	0.34%	0.27%	0.29%
Provision for Loan Losses/Net Charge-Offs	157.1%	113.5%	141.7%	94.9%	92.9%	72.4%	98.5%	118.0%	102.7%	107.8%	106.2%
Prov. for Loan Losses/Expected Charge-Offs	586.7%	46.8%	221.2%	99.9%	104.5%	139.7%	175.9%	468.3%	186.5%	279.8%	247.0%
Bankruptcies / Net Loans	0.00%	1.95%	0.69%	0.51%	0.71%	0.56%	0.54%	0.25%	0.61%	0.58%	0.55%
Total Amount of Loans Charged-Off (\$000s)	\$13	\$13	\$19	\$52	\$122	\$261	\$575	\$2,307	\$3,308	\$10,373	\$1,197
Total Amount of Recoveries (\$000s)	\$4	\$4	\$3	\$12	\$30	\$49	\$101	\$553	\$618	\$2,170	\$248
Net Charge Offs (\$000s)	\$9	\$9	\$16	\$41	\$92	\$212	\$474	\$1,754	\$2,690	\$8,203	\$948
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.04%	0.27%	0.12%	0.43%	0.66%	1.11%	0.57%	0.90%	0.78%
STS Loans	0.00%	133.33%	0.00%	-4.85%	3.66%	26.67%	0.00%	0.00%	-266.67%	0.00%	3.34%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.36%	0.11%	-0.02%	0.23%	0.19%	0.40%	0.42%	0.27%	0.31%
Used Vehicle Loans	0.00%	0.71%	0.23%	0.38%	0.52%	0.67%	0.64%	1.61%	0.77%	1.05%	0.94%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.06%	0.02%	0.02%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.90%	0.17%	0.13%	0.58%	0.16%	-0.02%	0.18%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	18.12%	2.33%	3.14%	4.43%	3.70%	-1.31%	-2.20%	-8.85%	-1.00%	-5.86%	-3.38%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.25%	0.38%	0.24%	0.68%	0.47%	0.14%	0.32%
Number of Credit Unions in Each Peer Group:	1	8	5	9	12	10	6	5	5	4	65

September 30, 2017

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	0.00%	0.00%	0.00%	32.64%	11.39%	2.87%	9.92%	0.00%	0.00%	3.01%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	8.94%	3.30%	0.72%	0.29%	0.00%	0.00%	0.58%
Total Investments in Corporate Credit Unions*	81.44%	43.44%	71.39%	133.56%	83.26%	58.79%	80.80%	70.65%	8.70%	14.59%	29.45%
Marketable Securities	0.00%	0.00%	48.91%	75.62%	96.16%	83.24%	61.85%	60.57%	149.69%	49.73%	83.00%
All Other Investments	53.89%	205.14%	137.83%	172.93%	168.19%	151.34%	78.38%	76.92%	29.47%	32.22%	52.78%
Total Investments	328.74%	310.64%	269.37%	424.57%	415.80%	339.01%	228.27%	245.82%	278.74%	131.69%	216.21%
Unsecured Loans	228.74%	52.02%	65.62%	89.77%	56.57%	54.65%	63.73%	76.44%	64.12%	93.06%	77.84%
Vehicle Loans	358.08%	234.50%	330.30%	246.26%	183.48%	282.32%	249.55%	218.31%	226.04%	210.77%	221.98%
New Vehicle Loans	178.44%	55.77%	69.07%	59.21%	54.25%	73.58%	86.38%	64.00%	77.64%	67.83%	71.03%
Used Vehicle Loans	179.64%	178.74%	261.24%	187.05%	129.23%	208.73%	163.16%	154.31%	148.41%	142.94%	150.96%
Total Real Estate	0.00%	0.77%	6.70%	15.87%	79.37%	115.10%	192.88%	327.70%	193.45%	343.99%	263.29%
1st Mortgage	0.00%	0.77%	4.48%	5.27%	61.23%	82.49%	165.58%	262.32%	139.06%	315.63%	224.44%
1st Mortgage Fxd	0.00%	0.77%	0.00%	2.66%	41.73%	72.37%	97.40%	112.99%	106.56%	247.74%	163.91%
1st Mortgage Adj	0.00%	0.00%	4.48%	2.62%	19.50%	10.12%	68.17%	149.33%	32.50%	67.89%	60.53%
2nd Mortgage	0.00%	0.00%	2.23%	10.60%	18.14%	32.62%	27.30%	65.37%	54.39%	28.36%	38.85%
Closed-End Fxd	0.00%	0.00%	0.00%	3.09%	2.97%	4.57%	1.45%	6.34%	11.12%	9.59%	8.52%
Closed-End Adj	0.00%	0.00%	1.22%	0.83%	0.85%	1.80%	0.00%	0.00%	0.00%	0.00%	0.14%
Open-End Adj	0.00%	0.00%	1.01%	6.69%	14.18%	25.84%	23.77%	56.12%	43.27%	18.71%	29.70%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.14%	0.41%	2.08%	2.91%	0.00%	0.05%	0.48%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	586.83%	287.31%	402.65%	352.01%	319.94%	456.62%	506.27%	622.82%	484.73%	648.04%	563.83%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.86%	69.68%	71.64%	33.83%	89.45%	56.61%	62.01%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.47%	24.68%	28.71%	15.49%	39.57%	26.86%	27.93%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.02%	0.00%	0.00%	0.21%
Total Mortgage Exposure**	0.00%	0.77%	6.70%	15.87%	90.15%	115.91%	206.18%	341.99%	215.39%	352.75%	276.05%
Total Real Estate	0.00%	0.77%	6.70%	15.87%	79.37%	115.10%	192.88%	327.70%	193.45%	343.99%	263.29%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	10.78%	0.81%	13.29%	14.29%	21.94%	8.76%	12.76%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	10.78%	0.81%	13.29%	14.29%	21.94%	8.76%	12.76%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



